

## Old Age, Disability, Death

First law: 1970 (provident fund).

Current law: 1975.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

### Coverage

Employed and self-employed persons and apprentices aged 14-60.

### Source of Funds

**Insured person:** 3% of earnings; self-employed, 7%.

**Employer:** 7% of payroll.

**Government:** None.

Maximum earnings for contribution purposes: EC \$60,000 per year.

### Qualifying Conditions

**Old-age pension:** Age 60 and at least 300 weeks of contributions paid or credited (with at least 150 actually paid).

**Disability pension:** Under pensionable age, with 150 weeks of contributions paid or credited.

**Survivor pension:** Fully insured or pensioner at death, married at least 3 years.

### Old-Age Benefits

**Old-age pension:** 30% of average earnings in 3 best years of last 10, plus 2% for every 50 weeks of contributions between 500 and 750, and 1% for every 50 weeks of contributions over 750.

Maximum, 70% of earnings.

Delayed retirement: Increase of 6% of the regular pension for every full year of postponement.

Old-age grant: Lump sum of 3 times average weekly covered earnings for every 50 weeks of contributions paid or credited, if age 60 but ineligible for pension.

### Permanent Disability Benefits

**Disability pension:** Same as old-age pension.

Disability grant: Same as old-age grant.

### Survivor Benefits

**Survivor pension:** 50% of pension of insured, payable at age 50 to widow or widower. If married less than 3 years or under age 50, widow or widower receives survivor pension for one year or as long as caring for children.

Orphans: 1/4 of pension of insured (1/3 if full orphan or disabled), payable to dependent children under age 16 (18 if full-time student).

Minimum benefit: EC\$50 per month.

Maximum survivor pension: 100% of pension of insured.

Survivor grant: Same as old-age grant.

Funeral grant: EC\$1,800.

### Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

## Sickness and Maternity

First and current law: 1975.

Type of program: Social insurance system for cash benefits.

### Coverage

Employed persons and apprentices aged 14-60.

### Source of Funds

**Insured person:** See pension contribution above.

**Employer:** Same.

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** In current employment for the 13 weeks immediately preceding illness, with 8 of the 13 weeks contributions actually paid.

**Cash maternity benefits:** 30 weeks of contributions, with at least 20 in the 30 weeks prior to 6 weeks before confinement.

Cash maternity grant: Insured woman or non-insured spouse of worker, with at least 26 weeks of contributions paid in the last year.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of average weekly earnings during last 13 weeks, payable on the first day of illness, provided that the illness lasts beyond four days. Paid for up to 26 weeks.

**Maternity benefit:** 60% of average weekly earnings during last 30 weeks, payable 6 weeks before and 6 weeks after confinement (may be as late as 3 weeks before to 9 weeks after).

Maternity grant: EC\$500.

### Workers' Medical Benefits

**Medical benefits:** Reduction on medical bills subject to Government stipulated cost and conditions for service.

### Administrative Organization

Ministry of Health and Social Security, general supervision.

Social Security Board, administration of program.

## Work Injury

First law: 1975.

Current law: 1985.

Type of program: Employer liability/compulsory insurance with private carrier.

### Coverage

Employed persons and apprentices aged 14-60.

### Source of Funds

**Insured person:** None.

**Employer:** Whole cost, through direct provision of benefits or insurance premiums.

**Government:** None.

**Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.  
Disability must last at least 3 days.

**Temporary Disability Benefits**

**Temporary disability benefit:** 60% of average earnings in last 13 weeks for an adult; 66-2/3% of average earnings for a child (under age 17), until disability ends. If less than 13 weeks, the average for those weeks, with at least 2 weeks as the divisor.

**Permanent Disability Benefits**

Permanent disability benefit: Same as temporary disability.  
Partial disability benefit: Percentage of permanent benefit proportional to degree of disability, lump sum if more than 1% and less than 30% disabled.

**Workers' Medical Benefits**

**Medical benefits:** Same as medical benefits under sickness for local cases, overseas cases subject to EC\$5,000 maximum.

**Survivor Benefits**

**Survivor benefit:** Same as survivor pension above.  
Funeral grant: EC\$1,800; for death of spouse, EC\$1,500 and for death of dependent child under age 16 between EC\$750.

**Administrative Organization**

Ministry of Health and Social Security, general supervision.  
Social Security Board, administration of program.